

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: ZALUSKY, THOMAS PATRICK
ZALUSKY, JOAN MARIE

Case No. 09-25324

Chapter 7

Debtors

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

DEBORAH K. EBNER, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$0.00
(without deducting any secured claims)

Assets Exempt: \$12,300.00

Total Distribution to Claimants: \$14,700.93

Claims Discharged
Without Payment: \$53,417.99

Total Expenses of Administration: \$4,752.08

3) Total gross receipts of \$ 19,453.01 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$19,453.01 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$187,337.08	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	4,752.08	4,752.08	4,752.08
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	68,118.15	37,798.82	37,798.82	14,700.93
TOTAL DISBURSEMENTS	\$255,455.23	\$42,550.90	\$42,550.90	\$19,453.01

4) This case was originally filed under Chapter 7 on July 13, 2009.
The case was pending for 29 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/04/2011 By: /s/DEBORAH K. EBNER
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
REVERSED	1223-000	76.29
Reversed Deposit 100001 6 same as above	1223-000	-76.29
530 shares of stock in Realty Income inherited f	1129-000	18,576.20
undisclosed dividends from Realty Income	1123-000	876.81
TOTAL GROSS RECEIPTS		\$19,453.01

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Provident Funding Association	4110-000	185,644.08	N/A	N/A	0.00
NOTFILED	Sears/cbsd	4110-000	1,000.00	N/A	N/A	0.00
NOTFILED	Hsbc Best Buy	4110-000	693.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$187,337.08	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
DEBORAH K. EBNER	2100-000	N/A	2,695.29	2,695.29	2,695.29
DEBORAH K. EBNER	2200-000	N/A	62.29	62.29	62.29
Deborah K. Ebner, ESQ.	3110-000	N/A	0.00	0.00	0.00
LOIS WEST	3410-000	N/A	967.50	967.50	967.50
Illinois Department of Revenue	2820-000	N/A	327.00	327.00	327.00
INternational Sureties	2300-000	N/A	450.00	450.00	450.00
Clerk of Bankruptcy Court	2700-000	N/A	250.00	250.00	250.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	4,752.08	4,752.08	4,752.08

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	DISCOVER BANK	7100-000	9,692.00	9,692.68	9,692.68	3,769.73
2	Chase Bank USA, N.A.	7100-000	26,875.00	26,875.09	26,875.09	10,452.41

3	Chase Bank USA, N.A.	7100-000	258.83	258.83	258.83	100.67
4	GE Money Bank dba CARE CREDIT/GEMB	7100-000	972.22	972.22	972.22	378.12
NOTFILED	NoteWorld Servicing Center	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Oral and Maxillofacial Surgery Associates, PC	7100-000	500.00	N/A	N/A	0.00
NOTFILED	Oswego Fire Protection District	7100-000	640.00	N/A	N/A	0.00
NOTFILED	Shell Oil / Citibank	7100-000	234.97	N/A	N/A	0.00
NOTFILED	Rush Copley Medical Group	7100-000	400.00	N/A	N/A	0.00
NOTFILED	Harris Bank	7100-000	22,467.02	N/A	N/A	0.00
NOTFILED	Copley Hospital	7100-000	398.25	N/A	N/A	0.00
NOTFILED	Emergency Treatment SC	7100-000	1,200.00	N/A	N/A	0.00
NOTFILED	Emergency Treatment SC	7100-000	257.08	N/A	N/A	0.00
NOTFILED	Copley Hospital	7100-000	393.00	N/A	N/A	0.00
NOTFILED	Copley Hospital	7100-000	400.00	N/A	N/A	0.00
NOTFILED	Dreyer Medical Clinic	7100-000	963.00	N/A	N/A	0.00
NOTFILED	Copley Hospital	7100-000	2,109.70	N/A	N/A	0.00
NOTFILED	Edward Hospital	7100-000	100.00	N/A	N/A	0.00
NOTFILED	Emergency Treatment, S.C.	7100-000	257.08	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			68,118.15	37,798.82	37,798.82	14,700.93

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-25324

Trustee: (330480) DEBORAH K. EBNER

Case Name: ZALUSKY, THOMAS PATRICK
ZALUSKY, JOAN MARIE

Filed (f) or Converted (c): 07/13/09 (f)

§341(a) Meeting Date: 09/03/09

Period Ending: 12/04/11

Claims Bar Date: 12/23/09

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Single family residence, Drive, Oswego, Illinois	267,575.00	81,930.92		0.00	FA
2 cash on hand necessary for day to day living	250.00	0.00		0.00	FA
3 Money checking account	1,100.00	0.00		0.00	FA
4 (2) savings accounts at Associate Bank in Oswego	500.00	0.00		0.00	FA
5 miscellaneous items of household goods and furni	1,200.00	0.00		0.00	FA
6 flat screen TV	500.00	0.00		0.00	FA
7 miscellaneous books, pictures, compact discs	800.00	0.00		0.00	FA
8 miscellaneous items of wearing apparel necessary	1,800.00	1,800.00		0.00	FA
9 wedding band and miscellaneous pieces of costume	200.00	0.00		0.00	FA
10 miscellaneous items of sports, photographic and	150.00	0.00		0.00	FA
11 530 shares of stock in Realty Income inherited f	11,352.60	9,102.60		18,576.20	FA
12 2000 Dodge Durango, 105,000 miles - blown engine	100.00	100.00		0.00	FA
13 1994 Chevy 3500 Silverado, 220,000 miles	5,000.00	200.00		0.00	FA
14 2000 - 16' trailer with 80,000 miles	1,500.00	1,500.00		0.00	FA
15 1999 Chrysler Sebring, 160,000 miles	2,000.00	2,000.00		0.00	FA
16 miscellaneous items of office equipment includin	250.00	0.00		0.00	FA
17 stereo and speakers for vehicle	300.00	0.00		0.00	FA
18 undisclosed dividends from Realty Income (u)	Unknown	N/A		876.81	FA
18 Assets Totals (Excluding unknown values)	\$294,577.60	\$96,633.52		\$19,453.01	\$0.00

Major Activities Affecting Case Closing:

Trustee is liquidating stock interest of Debtor

Initial Projected Date Of Final Report (TFR): December 31, 2015

Current Projected Date Of Final Report (TFR): July 12, 2011 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-25324

Case Name: ZALUSKY, THOMAS PATRICK
ZALUSKY, JOAN MARIE

Taxpayer ID #: **-***9208

Period Ending: 12/04/11

Trustee: DEBORAH K. EBNER (330480)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****47-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance

(No Transactions on File for this Period)

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-25324

Case Name: ZALUSKY, THOMAS PATRICK
ZALUSKY, JOAN MARIE

Taxpayer ID #: **-***9208

Period Ending: 12/04/11

Trustee: DEBORAH K. EBNER (330480)

Bank Name: The Bank of New York Mellon

Account: 9200-*****47-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Money Market Account Balance

(No Transactions on File for this Period)

ACCOUNT TOTALS	0.00	0.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	0.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-25324

Case Name: ZALUSKY, THOMAS PATRICK
ZALUSKY, JOAN MARIE

Taxpayer ID #: **-***9208

Period Ending: 12/04/11

Trustee: DEBORAH K. EBNER (330480)

Bank Name: The Bank of New York Mellon

Account: 9200-*****47-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Checking Account Balance
02/28/11	{18}	Joan Zalusky	dividend from undisclosed stock certificate; certificate discovered during Trustee's discovery and upon demand Debtor turned over certificate and dividends that she was holding.	1223-000	76.12		76.12
02/28/11	{18}	Joan Zalusky	same as above	1223-000	76.29		152.41
02/28/11	{18}	Joan Zalusky	same as above	1223-000	76.45		228.86
02/28/11	{18}	Joan Zalusky	same as above	1223-000	76.45		305.31
02/28/11	{18}	Joan Zalusky	same as above	1223-000	76.29		381.60
02/28/11		Joan Zalusky	REVERSED	1223-000	76.29		457.89
02/28/11	{18}	Joan Zalusky	ck #168020	1223-000	76.22		534.11
02/28/11	{18}	Joan Zalusky	CK#168020 was in the amount of 76.29 not 76.22	1223-000	0.07		534.18
03/01/11		Joan Zalusky	Reversed Deposit 100001 6 same as above	1223-000	-76.29		457.89
03/23/11	101	INternational Sureties	Bond to replace certificate	2300-000		450.00	7.89
04/11/11	{11}	Wells Fargo Bank, NA Agent	Liquidation of comon stock	1129-000	6,596.43		6,604.32
04/19/11	{11}	Wells Fargo Bank, NA Transfer Agent	reimbursement of back up with holding held out of stock sale proceeds	1129-000	2,581.42		9,185.74
05/03/11	{11}	Realty Income	dividend check	1129-000	38.31		9,224.05
05/16/11	{11}	Wells Fargo Bank, NA Agent	Liquidation of Stock	1129-000	9,360.04		18,584.09
05/18/11	{18}	Wells Fargo Bank NA	replacement check for checks sent to debtor or otherwise uncashed.	1123-000	380.61		18,964.70
05/27/11	{18}	Realty Income	forwarded by Joan Zalusky again .	1223-000	38.31		19,003.01
06/13/11	102	Illinois Department of Revenue	Tax Form IL 1041 V	2820-000		327.00	18,676.01
09/10/11	103	DEBORAH K. EBNER	Dividend paid 100.00% on \$62.29, Trustee Expenses; Reference:	2200-000		62.29	18,613.72
09/10/11	104	DEBORAH K. EBNER	Dividend paid 100.00% on \$2,695.29, Trustee Compensation; Reference:	2100-000		2,695.29	15,918.43
09/10/11	105	LOIS WEST	Dividend paid 100.00% on \$967.50, Accountant for Trustee Fees (Other Firm); Reference:	3410-000		967.50	14,950.93
09/10/11	106	Clerk of Bankruptcy Court	Dividend paid 100.00% on \$250.00, Clerk of the Court Costs (includes adversary and other filing fees); Reference: ADMIN	2700-000		250.00	14,700.93
09/10/11	107	DISCOVER BANK	Dividend paid 38.89% on \$9,692.68; Claim# 1; Filed: \$9,692.68; Reference: XXXX-XXXX-XXXX-3039	7100-000		3,769.73	10,931.20
09/10/11	108	Chase Bank USA, N.A.	Dividend paid 38.89% on \$26,875.09; Claim# 2; Filed: \$26,875.09; Reference:	7100-000		10,452.41	478.79

Subtotals :

\$19,453.01

\$18,974.22

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-25324

Case Name: ZALUSKY, THOMAS PATRICK
ZALUSKY, JOAN MARIE

Taxpayer ID #: **-***9208

Period Ending: 12/04/11

Trustee: DEBORAH K. EBNER (330480)

Bank Name: The Bank of New York Mellon

Account: 9200-*****47-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
			XXXX-XXXX-XXXX-0119				
09/10/11	109	Chase Bank USA, N.A.	Dividend paid 38.89% on \$258.83; Claim# 3; Filed: \$258.83; Reference: XXXXXX4608	7100-000		100.67	378.12
09/10/11	110	GE Money Bank dba CARE CREDIT/GEMB	Dividend paid 38.89% on \$972.22; Claim# 4; Filed: \$972.22; Reference: XXXXXXXXXXXX1710	7100-000		378.12	0.00

ACCOUNT TOTALS	19,453.01	19,453.01	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	19,453.01	19,453.01	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$19,453.01	\$19,453.01	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
MMA # ***-****47-65	0.00	0.00	0.00
MMA # 9200-****47-65	0.00	0.00	0.00
Checking # 9200-****47-66	19,453.01	19,453.01	0.00
	\$19,453.01	\$19,453.01	\$0.00